

Certificate of Notice Page 1 of 5

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Regina D. Walker

Debtor

Case No. 24-10617-pmm

Chapter 13

District/off: 0313-2

User: admin

Page 1 of 3

Date Rcvd: Mar 05, 2024

Form ID: 309I

Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

CERTIFICATE OF NOTICE**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 07, 2024:**

Recip ID	Recipient Name and Address
db	Regina D. Walker, 419 E Slocum Street, Philadelphia, PA 19119-1946
14858437	American Heritage Federal Credit Union, P.O Box 52458, Philadelphia, PA 19115-7458
14858451	CRATEBARR/SYNCB, PO Box 669805, Dallas, TX 75266-0757
14858447	Citizens Pay, PO Box 4670, Carol Stream, IL 60197-4670
14858448	Citizens Pay, P.O. Box, Carol Stream, IL 60197-4670
14858449	Comenity - Ann Taylor / Loft, PO Box 650018, Dallas, TX 75265-0018
14858452	Doyle & Hoefs, LLC, 2043 Springwood Road, York, PA 17403-4836
14858460	Perigold Mastercard, PO Box 70267, Philadelphia, PA 19176-0267
14858457	loanDepot.com, LLC, PO Box 251027, Plano, TX 75025-1027

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dmo160west@gmail.com	Mar 06 2024 00:25:00	DAVID M. OFFEN, The Curtis Center, 601 Walnut Street, Suite 160 West, Philadelphia, PA 19106
tr	+ Email/Text: bncnotice@ph13trustee.com	Mar 06 2024 00:26:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Mar 06 2024 00:26:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 06 2024 05:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 06 2024 00:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Mar 06 2024 00:26:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14858435	Email/PDF: bncnotices@becket-lee.com	Mar 06 2024 00:37:58	American Express, P.O. Box 6031, Carol Stream, IL 60197-6031
14858436	+ Email/Text: broman@amhfcu.org	Mar 06 2024 00:26:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Road, Philadelphia, PA 19115-1699
14858438	+ Email/PDF: bncnotices@becket-lee.com	Mar 06 2024 00:38:04	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14858439	EDI: TSYS2	Mar 06 2024 05:23:00	Barclays, PO Box 13337, Philadelphia, PA 19101-3337

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14858440	+ EDI: TSYS2	Mar 06 2024 05:23:00	Barclays Bank, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
14858441	EDI: CITICORP	Mar 06 2024 05:23:00	Best Buy Credit Services, P.O. Box 70601, Philadelphia, PA 19176-0601
14858445	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 06 2024 00:25:00	Citizens One, Attn: Bankruptcy, One Citizens Plaza, Providence, RI 02903
14858442	+ EDI: CITICORP	Mar 06 2024 05:23:00	Cbna, Attn: Centralized BankruptcyDept, Po Box 790034, St Louis, MO 63179-0034
14858443	+ EDI: CITICORP	Mar 06 2024 05:23:00	Citi Card/Best Buy, Attn: Citicorp Cr Svrs Centralized Bankr, Po Box 790040, St Louis, MO 63179-0040
14858444	+ EDI: CITICORP	Mar 06 2024 05:23:00	Citibank/The Home Depot, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14858450	+ EDI: WFNNB.COM	Mar 06 2024 05:23:00	Comenity Bank/Ann Taylor, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14858459	EDI: CITICORP	Mar 06 2024 05:23:00	Macy's/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14858454	Email/Text: collecadminbankruptcy@fnni.com	Mar 06 2024 00:26:00	FNBO, PO Box 2557, Omaha, NE 68103-2557
14860828	Email/Text: collecadminbankruptcy@fnni.com	Mar 06 2024 00:26:00	First National Bank of Omaha, 1620 Dodge St Stop Code 3113, Omaha, Ne 68197
14858453	Email/Text: collecadminbankruptcy@fnni.com	Mar 06 2024 00:26:00	Fnb Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
14858455	Email/Text: administrative@foundationfinance.com	Mar 06 2024 00:26:00	Foundation Finance Company, Attn: Bankruptcy, Po Box 437, Schofield, WI 54476
14858456	+ Email/Text: bknotification@loandepot.com	Mar 06 2024 00:26:00	LoanDepot, Attn: Bankruptcy, 26642 Towne Center, Foothill Ranch, CA 92610-2808
14858458	EDI: CITICORP	Mar 06 2024 05:23:00	Macy's, PO Box 71359, Philadelphia, PA 19176-1359
14858462	+ Email/Text: bankruptcy1@pffcu.org	Mar 06 2024 00:26:00	Police & Fire FCU, 901 Arch Street, Philadelphia, PA 19107-2495
14858463	+ Email/Text: bankruptcy1@pffcu.org	Mar 06 2024 00:26:00	Police & Fire FCU, Attn: Bankruptcy, 901 Arch Street, Philadelphia, PA 19107-2495
14858465	+ EDI: SYNC	Mar 06 2024 05:23:00	Syncb/c&b, Po Box 71746, Philadelphia, PA 19176-1746
14858466	+ EDI: SYNC	Mar 06 2024 05:23:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14858467	EDI: CITICORP	Mar 06 2024 05:23:00	The Home Depot, PO Box 70600, Philadelphia, PA 19176-0600

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14858446	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens One, Attn: Bankruptcy, One Citizens Plaza, Providence, RI 02903
14858461	*	Perigold Mastercard, PO Box 70267, Philadelphia, PA 19176-0267
14858464	*+	Police & Fire FCU, 901 Arch Street, Philadelphia, PA 19107-2495

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 07, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2024 at the address(es) listed below:

Name	Email Address
DAVID M. OFFEN	on behalf of Debtor Regina D. Walker dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor LOANDEPOT.COM LLC bkgroup@kmllawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1:	Regina D. Walker			Social Security number or ITIN: xxx-xx-7060
	First Name	Middle Name	Last Name	EIN: _____
Debtor 2: (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN: _____
United States Bankruptcy Court:	Eastern District of Pennsylvania			EIN: _____
Case number:	24-10617-pmm			Date case filed for chapter: 13 2/26/24

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Regina D. Walker	
2. All other names used in the last 8 years		
3. Address	419 E Slocum Street Philadelphia, PA 19119	
4. Debtor's attorney Name and address	DAVID M. OFFEN The Curtis Center 601 Walnut Street Suite 160 West Philadelphia, PA 19106	Contact phone (215) 625-9600 Email: dmo160west@gmail.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 3/5/24

For more information, see page 2

Debtor **Regina D. Walker**

Case number 24-10617-pmm

7. Meeting of creditors	May 1, 2024 at 12:00 PM	Location: The meeting is by Zoom. Go to Zoom.us , Click on JOIN or call 1 (267) 362-3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	For additional meeting info, go to https://www.justice.gov/ust/moc
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 6/30/24
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 5/6/24
	Deadline for governmental units to file a proof of claim:	Filing deadline: 8/24/24
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$1500.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 7/9/24 at 1:00 PM , Location: Courtroom #1, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	